Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District ofILLINOIS(State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name			
govern identific	he name that is on your ment-issued picture cation (for example, river's license or	Manuel First name	Silvia First name
passpo		Middle name	Middle name
Bring v	our picture	Martinez	Martinez
	cation to your meeting	Last name	Last name
with the	e trustee.	Jr. Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All oth	ner names you		
have u years	used in the last 8	First name	First name
	e your married or n names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
your S	the last 4 digits of Social Security	xxx - xx - <u>3191</u>	XXX - XX - 4115
Individ	umber or federal dividual Taxpayer entification number	OR	OR
identiii	ication number	9xx - xx	9xx - xx

Case 17-07459 Doc 1 Filed 03/10/17 Entered 03/10/17 09:04:45 Desc Main Page 2 of 62 Document Manuel Martinez Case Number (if known) Debtor 1 **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): Any business names and Employer I have not used any business names or EINs. I have not used any business names or EINs. **Identification Numbers** (EIN) you have used in Business name Business name the last 8 years Include trade names and Business name Business name doing business as names EIN EIN Where you live If Debtor 2 lives at a different address: 10846 Avenue F Number Street Number Street Unit Chicago IL 60617 City State ZIP Code City ZIP Code COOK County County If your mailing address is different from the one If Debtor 2's mailing address is different from above, fill it in here. Note that the court will send the one above, fill it in here. Note that the court any notices to you at this mailing address. will send any notices this mailing address. Number Number Street Street P.O. Box P.O. Box ZIP Code City State City State ZIP Code Check one: Check one: Why you are choosing this district to file for Over the last 180 days before filing this petition, Over the last 180 days before filing this petition, bankruptcy. I have lived in this district longer than in any I have lived in this district longer than in any other district. other district. have another reason. Explain. I have another reason. Explain. See 28 U.S.C. § 1408 (See 28 U.S.C. § 1408

Document Martinez

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Case Number (if known)	

Pa	Tell the Court About You	r Bankruptcy	Case				
7.	The chapter of the Bankruptcy Code you	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.					
	are choosing to file under	■ Chapter 7					
	under	☐ Chap	ter 11				
		☐ Chap	ter 12				
		☐ Chap	ter 13				
8.	How you will pay the fee	local yours subm	pay the entire fee when I file my petition. Please check with the clerk's office in your court for more details about how you may pay. Typically, if you are paying the fee self, you may pay with cash, cashier's check, or money order. If your attorney is nitting your payment on your behalf, your attorney may pay with a credit card or check a pre-printed address.				
					-	ose this option, sign and attach the in Installments (Official Form 103A).	
		By la less pay t	quest that my fee be waived (You may request this option only if you are filing for Chapter 7. aw, a judge may, but is not required to, waive your fee, and may do so only if your income is than 150% of the official poverty line that applies to your family size and you are unable to the fee in installments). If you choose this option, you must fill out the <i>Application to Have the apter 7 Filing Fee Waived</i> (Official Form 103B) and file it with your petition.				
9.	Have you filed for bankruptcy within the	■ No		None			
	last 8 years?	☐ Yes.	District	None	When	Case Number	
			District	None	When	Case Number	
			District		witch	MM / DD / YYYY	
			District		When	Case Number	
						MM / DD / YYYY	
10.	Are any bankruptcy cases pending or being	■ No					
	filed by a spouse who is	☐ Yes.	Debtor			Relationship to you	
	not filing this case with you, or by a business parter, or by						
	affiliate?		Debtor			Relationship to you	
						Case Number, if known	
						MM / DD / YYYY	
11.	Do you rent your residence?	■ No. □ Yes.	Go to l Has yo resider	our landlord obtaine	d an eviction judgme	nt against you and do you want to stay in your	
				No. Go to line 12. Yes. Fill out <i>Initial S</i> his bankruptcy petit		viction Judgment Against You (Form 101A) and file it with	

Manuel

Debtor 1

Debtor 1 Manuel Document Manuel Page 4 of 62

Case Number (if known)

	rt 3: Report About Any Busine		•			
12.	Are you a sole proprietor of any full- or part-time business?	■ No. □ Yes.	Go to Part 4. Name and location of busines	s		
bu in se a LL If so	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as		Name of business, if any			_
	a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it		Number Street			_
	to this petition.		City		State Zip Code	
			Check the appropriate box to	describe vour business:	•	
			_	us defined in 11 U.S.C. § 101(27A))		
			☐ Single Asset Real Estate	e (as defined in 11 U.S.C. § 101(51B))	
			☐ Stockbroker (as defined	in 11 U.S.C. § 101(53A))		
			☐ Commodity Broker (as o	efined in 11 U.S.C. § 101(6))		
			☐ None of the above			
debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).		☐ No.	he Bankruptcy Code.	I am NOT a small business debtor a	-	ı
Pa	Report if You Own or Ha	ve Any Hazard	ous Property or Any Property Th	at Needs Immediate Attention		
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and	No.	What is the hazard?			
	indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention?		If immediate attention is neede	d, why is it needed?		
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?					
	perishable goods, or livestock that must be fed, or a building		Where is the property?Numb	er Street		
	perishable goods, or livestock that must be fed, or a building			er Street		

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Debtor 1 Manuel

iviariuei

Name

. ...

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing a	bout
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Debtor 1

Manuel

Middle Nom

Case Number (if known)

6. What kind of debts you have?	as "incurred by an individuling. Go to line 16b. Yes. Go to line 17.						
	-	vestment or through the operation of the busine					
	16c. State the type of debts you	u owe that are not consumer debts or business of	debts.				
7. Are you filing under Chapter 7?	No. I am not filing under	Chapter 7. Go to line 18.					
Do you estimate that any exempt propert excluded and administrative expeare paid that funds available for distributo unsecured credit	administrative exper y is No. nses will be ution	apter 7. Do you estimate that after any exempt pases are paid that funds will be available to distri	· · ·				
How many creditors you estimate that yo owe?	DU □ 50-99	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	25,001-50,000 50,001-100,000				
owe:	☐ 100-199 ☐ 200-999	☐ 10,001-25,000	☐ More than 100,000				
estimate your asset	□ \$0-\$50,000 s to □ \$50,001-\$100,000 ■ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion				
How much do you estimate your liabili to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion				
Part 7: Sign Below							
or you	I have examined this petition, ar correct.	nd I declare under penalty of perjury that the info	ormation provided is true and				
		apter 7, I am aware that I may proceed, if eligibl I understand the relief available under each chap	*				
	· · ·	d I did not pay or agree to pay someone who is and read the notice required by 11 U.S.C. § 342	• •				
	I request relief in accordance wi	th the chapter of title 11, United States Code, sp	pecified in this petition.				
	_	tement, concealing property, or obtaining money ult in fines up to \$250,000, or imprisonment for u and 3571.					
	/s/ Manuel Martinez Signature of Debtor 1		Silvia Martinez ature of Debtor 2				
	Executed on 03/03/20	17 Exect	uted on03/03/2017				

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Debtor 1 Manuel Martinez Case Number (if known) _______

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Jon Kurt Clasing	Date	Date: 03/08/2017		
Signature of Attorney for Debtor	Duto	MM / DD / YYYY		
Jon Kurt Clasing				
Printed name				
Geraci Law L.L.C.				
Firm name				
55 E. Monroe St., #3400				
Number Street				
Chicago	IL	60603		
City	State	ZIP Code		
Contact Phone 312-332-1800	Email ad	dressndil@geracilaw.com		
6301418	IL			
Bar number	State			

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Fill in this in	formation to id	dentify your case:		
Debtor 1	Manuel		Martinez	_
	First Name	Middle Name	Last Name	
Debtor 2	Silvia		Martinez	_
(Spouse, if filing)	First Name	Middle Name	Last Name	
		rt for the : <u>NORTHERN</u> District of	ILLINOIS (State)	
Case Number	·			
(II KIIOWII)				

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Check if this is an amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		Your assets Value of what you own
	e A/B: Property (Official Form 106A/B) y line 55, Total real estate, from Schedule A/B	\$ 101,534
1b. Copy	y line 62, Total personal property, from Schedule A/B	\$ 12,197
1c. Copy	y line 63, Total of all property on Schedule A/B	\$ 113,731
Part 2:	Summarize Your Liabilities	
		Your liabilities Amount you owe
	e D: Creditors Who Have Claims Secured by Property (Official Form 106D) the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$126,032
	e E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3ь. Сору	the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$86,403
Part 3:	Summarize Your Liabilities	
	e I: Your Income (Official Form 106I) our combined monthly income from line 12 of Schedule I	\$4,178.06
	e <i>J: Your Expenses</i> (Official Form 106J) our monthly expenses from line 22c of <i>Schedule J</i>	\$4,090.00

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Case Number (if known)

Debtor 1 Manuel

Document Martinez First Name Middle Name Last Name

Part 4:	Answer These Questions for Administrative and Statistical Records					
6. Are you	6. Are you filing for bankruptcy under Chapter 7, 11 or 13?					
☐ No. ☐ Yes	No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes					
7. What kin	nd of debt do you have?					
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.					
_	r debts are not primarily consumer debts. You have nothing to report on this part of the form. Cl form to the court with your other schedules.	neck this box and submit				
8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. \$ 5,279.						
9. Copy the	e following special categories of claims from Part 4, line 6 of Schedule E/F:					
		Total claim				
From P	eart 4 of Schedule E/F, copy the following:					
9a. Dom	estic support obligations (Copy line 6a.)	\$_0.00				
9b. Taxe	es and certain other debts you owe the government. (Copy line 6b.)	\$_0.00				
9c. Clain	ns for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00				
9d. Stud	ent loans. (Copy line 6f.)	\$_58,175.00				
9e. Oblig	\$_0.00					
9f. Debt	s to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00				
9g. Tota	I. Add lines 9a through 9f.	\$_58,175.00				

Fill in this int	Caso 17 07/150 formation to identify your case	Doc 1		red 03/10/17 0 of 62	09:04:45	Desc	Main	
Debtor 1	Manuel First Name Mi	iddle Name	Martinez Last Name	0 0. 02				
Debtor 2	Silvia		Martinez					
(Spouse, if filing)	First Name Mi	iddle Name	Last Name					
United States Case Number (If known)	Bankruptcy Court for the : <u>NORTI</u>	HERN_ District	of <u>ILLINOIS</u> (State)			_	Check if the	
	orm 106A/B e A/B: Property			_		·	amondod	12/15
sponsible for ges, write you	supplying correct information ur name and case number (if k	. If more space nown). Answe	ccurate as possible. If two married p e is needed, attach a separate sheet er every question. her Real Esate You Own or Have an In	to this form. On the t	-	=		
No. Yes.	Describe	le interest in a	What is the property? Check all that Single-family home Duplex or multi-unit building		the amount	uct secured clair of any secured /ho Have Claims	claims on So	chedule D:
	sss, ii available, or other description		Condominium or cooperative Manufactured or mobile home		Current val			value of the you own?
Chicago	IL State	60617 ZIP Code	Land Investment property		\$	101,534.00	\$	101,534.00
County			Timeshare Other Who has an interest in the propert Debtor 1 only	y? Check one.	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estat), if known.		cy by	
			Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and	other		if this is a constructions)	mmunity p	roperty
			Other information you wish to add property identification number:	about this item, such	as local	_		

Official Form 106A/B Record # 740011 Schedule A/B: Property Page 1 of 7

\$101,534.00

2. Add the dollar value of the portion you own for all of your entries fro Part 1, including any entries for pages

you have attached for Part 1. Write that number here->

Case 17-07459 Manuel

Doc 1

Middle Name

Desc Main

_	h	to	r	1

First Name

Hilea	. U3/	/TO	/ 1
	inez		
Dö	Jun	ιеп	[

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age II 01 02	
3	

Part :	Describe Your Vel	nicles			
			any vehicles, whether they are registered or not? Include any also report it on Schedule G: Executory Contracts and Unexpired		
03. Ca	rs, vans, trucks, tractors	s, sport utility vehicles, m	otorcycles		
	Yes. Describe Make: Model:	Chevrolet Malibu	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	the amount of any secur	claims or exemptions. Put red claims on <i>Schedule D:</i> nims Secured by Property
	Year: Approximate Milea Other information:		Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	Current value of the entire property?	Current value of the portion you own? 00 \$ 493.00
E) 	xamples: Boats, trailers, mote No. Yes. Describe the dollar value of the p	homes, ATVs and other reports, personal watercraft, fishing to the control of the	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) creational vehicles, other vehicles, and accessories yessels, snowmobiles, motorcycle accessories	the amount of any secur	claims or exemptions. Put red claims on Schedule D: aims Secured by Property Current value of the portion you own? 00 \$ 7,604.00 \$ 8,097.00
Part		sonal and Household Items	>		
Do you	u own or have any legal	or equitable interest in an	y of the following items?		Current value of the portion you own? Do not deduct secured claims or exemptions
	No.	ishings urniture, linens, china, kitchen	vare		
	Yes. Describe	Furniture, linens, small applia	nces, table & chairs, bedroom set	\$2,000	\$ <u>2,000.0</u> 0
Ex	ectronics xamples: Televisions and rac				
	ollections; electronic devices No.	lios; audio, video, stereo, and dincluding cell phones, cameras	digital equipment; computers, printers, scanners; music s, media players, games		
	ollections; electronic devices No. Yes. Describe	including cell phones, cameras		\$1,000	\$ <u>1,000.0</u> 0
Ex	No. Yes. Describe Ilectibles of value kamples: Antiques and figurin	including cell phones, cameras	nter, music collection, cell phone artwork; books, pictures, or other art objects;	\$1,000	\$ <u>1,000.0</u> 0

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Document

Last Name

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First Name Middle Name Entered 03/10/17 09:04:45 Page 12 of 62 umber (if known) Desc Main

09.	Examples: Spand kayaks;		hobbies nic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes nusical instruments				
	No. Yes.	Describe]	\$	0.00
10.	Firearms Examples: Pi	istols, rifles, shot	guns, ammunition, and related equipment		1	<u> </u>	
	Yes.	Describe			1	\$	0.00
11.	Examples: Exampl	veryday clothes,	furs, leather coats, designer wear, shoes, accessories				
	Yes.	Describe	Everyday clothes	\$300		\$	300.00
12.	Jewelry Examples: Examples	veryday jewelry, (costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,			·	
	Yes.	Describe	Everyday jewelry, costume jewelry, engagement rings, wedding rings	\$400		\$	400.00
13.	No.	ogs, cats, birds, ł	horses			·	
	Yes.	Describe	Two dogs	\$0		\$	0.00
14.	Any other po	ersonal and ho	busehold items you did not already list, including any health aids you did not list			-	
	Yes.	Describe	books, CDs, DVDs & Family Photos	\$100		\$	100.00
			of your entries from Part 3, including any entries for pages you have attached				\$3,800.00
	Part 4: De	escribe Your Fin	nancial Assets				
Do	you own or i	nave any legal	or equitable interest in any of the following?		Current v portion y Do not dec	ou own? luct secure	•
16.	No.	loney you have in	n your wallet, in your home, in a safe deposit box, and on hand when you file your petition				
17.		hecking, savings	, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, if you have multiple accounts with the same institution, list each.			\$	0.00
		Describe	Account Type: Institution name: Checking Account Bank of Countryside			\$	50.00
			Checking Account First Savings Bank of Hegewisch			\$	250.00
1						ς.	300 00
18.		-	rublicly traded stocks ment accounts with brokerage firms, money market accounts			\$	300.00
18.	Examples: Bo	ond funds, invest				\$ \$	0.00
	Examples: Boundary No. Yes.	ond funds, invest	ment accounts with brokerage firms, money market accounts			\$ \$	

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20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No. Yes. Describe..... Issuer name: 0.00 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No. Describe..... Type of account and Institution name: Yes 0.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications No. Yes. Describe..... Institution name or individual: 0.00 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) Describe..... Issuer name and description: Yes. 0.00 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No. Yes. Describe..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 0.00 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers No. Yes. Describe..... 0.00 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No. Yes. Describe..... 0.00 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No. Describe..... 0.00 Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions 28. Tax refunds owed to you No. Describe..... 0.00 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No. Yes. Describe..... 0.00 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits: unpaid loans you made to someone else No. Yes. Describe..... 0.00

Filed 03/10/17 Entered 03/10/17 09:04:45 Case 17-07459 Doc 1 Desc Main Manuel Page 14 of 62 Jumber (if known) Debtor 1 31. Interest in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No. Company Name & Beneficiary: l Yes. Describe..... 0.00 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No. Describe..... Yes. 0.00 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No. Yes. Describe..... 0.00 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights Yes. Describe..... 0.00 35. Any financial assets you did not already list Describe..... 0.00 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$300.00 for Part 4. Write that number here---Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Current value of the portion you own? Do not deduct secured claims or exemptions 38. Accounts receivable or commissions you already earned No. Yes. Describe..... 0.00 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No. Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade No. Describe..... 0.00 41. Inventory No. Describe.....

Debtor 1 Manuel Case 17-07459 Doc 1 Filed 03/10/17 Entered 03/10/17 09:04:45 Desc Main Page 15 of 52 Page 15 of 52

44. Any business-related property you did not already list	
No.	
Yes. Describe	
	\$0.00
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached	
for Part 5. Write that number here>	\$ 0.00
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	
No.	
Yes. Describe	
	\$0.00
47. Farm animals Examples: Livestock, poultry, farm-raised fish	
No.	
Yes. Describe	1
	\$0.00
48. Crops—either growing or harvested	
No.	1
Yes. Describe	\$ 0.00
49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade	
No.	
Yes. Describe]
50. Form and fishing armalice showingle and food	\$0.00
50. Farm and fishing supplies, chemicals, and feed No.	
Yes. Describe	1
	\$0.00
51. Any farm- and commercial fishing-related property you did not already list	
No.	1
Yes. Describe	\$ 0.00
	Ψ
52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached	
for Part 6. Write that number here>	\$0.00
Describe All Property You Own or Have an Interest in That You Did Not List Above	
53. Do you have other property of any kind you did not already list?	
Examples: Season tickets, country club membership	
No.	
Yes. Describe	
	\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here>	\$0.00

Case 17-07459 Desc Main Doc 1 Manuel

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Document Page 16 of 62 unber (if known) Debtor 1 Middle Name

Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 101,534.00
56. Part 2: Total vehicles, line 5	\$ 8,097.00	
57. Part 3: Total personal and household items, line 15	\$ 3,800.00	
58. Part 4: Total financial assets, line 36	\$ 300.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 12,197.00	\$ 12,197.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$113,731.00

Schedule A/B: Property Page 7 of 7 Official Form 106A/B Record # 740011

Fill in this in	formation to iden	ntify your case:	
Debtor 1	Manuel		Martinez
	First Name	Middle Name	Last Name
Debtor 2	Silvia		Martinez
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _	_ILLINOIS (State)
Case Number	г		(State)
(If known)			_

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identif	y the Property You Claim as Exempt			
Which set of ex	emptions are you claiming? Check	k one only, even if your sp	ouse is filing with you.	
You are clair	ming state and federal nonbankrupt	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are claim	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
For any propert	y you list on Schedule A/B that yo	u claim as exempt, fill in	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	10846 Avenue F Chicago IL 60617 - Primary Residence	\$ <u>101,534</u>	\$ _ 15,000	735 ILCS 5/12-901 - \$15,000.00
Line from Schedule A/B:	<u>01</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	2002 Chevrolet Malibu with over 140,000 miles.	\$ <u>493</u>	 \$	735 ILCS 5/12-1001(b) - \$0.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief	2011 Chevrolet Traverse with over	. 7604	- 6 400	735 ILCS 5/12-1001(c) - \$2,400.00
description:	75,000 miles	\$_7,604	\$6,400	735 ILCS 5/12-1001(b) - \$4,000.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief	Furniture, linens, small appliances,	0.000	П.	735 ILCS 5/12-1001(b) - \$2,000.00
description:	table & chairs, bedroom set	\$_2,000	 \$	
Line from Schedule A/B:	<u>06</u>		100% of fair market value, up to any applicable statutory limit	
Official Form 106C	Record # 740011	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

Case 17-07459 Doc 1 Filed 03/10/17 Entered 03/10/17 09:04:45 Desc Main Document Page 18 of 62 Debtor 1 Manuel Last Name Middle Name

Brief description of the pr Schedule A/B that lists th		Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
	n TV, computer, printer, ection, cell phone	\$_1,000	 \$	735 ILCS 5/12-1001(b) - \$1,000.00
Line from Schedule A/B: 07			100% of fair market value, up to any applicable statutory limit	
Brief Everyday description:	clothes	\$_300	_ \$	735 ILCS 5/12-1001(b) - \$300.00
Line from Schedule A/B: 11			100% of fair market value, up to any applicable statutory limit	
description: jewelry, er	jewelry, costume ngagement rings, wedding	\$_400		735 ILCS 5/12-1001(b) - \$400.00
rings Line from Schedule A/B: 12			100% of fair market value, up to any applicable statutory limit	
Brief books, CE description: Photos	Os, DVDs & Family	\$ <u>100</u>	\$	735 ILCS 5/12-1001(a) - \$100.00
Line from Schedule A/B: 14			100% of fair market value, up to any applicable statutory limit	
Brief Checking description: Countrysic	Account, Bank of de, 50.00	\$_ 50	\$	735 ILCS 5/12-1001(b) - \$50.00
Line from Schedule A/B: 17			100% of fair market value, up to any applicable statutory limit	
	Account, First Savings egewisch, 250.00	\$ <u>250</u>	\$	735 ILCS 5/12-1001(b) - \$250.00
Line from Schedule A/B: 17			100% of fair market value, up to any applicable statutory limit	
No.	4/01/16 and every 3 years	after that for cases filed o	n or after the date of adjustment .) lays before you filed this case?	
Official Form 106C	Record # 740011	Schedule C: T	he Property You Claim as Exempt	Page 2 c

Fill in this ir	Caso 17		1 Filed 02/10/17	Entered 03/10/ 9 of 62	17 09:04:45	Desc Main	
		•		3 01 02			
Debtor 1	Manuel		Martinez				
	First Name Silvia	Middle Name	Last Name Martinez				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
(opodoo, ii iiiiig)	. not reality	made name	Edocradiio				
United States	s Bankruptcy Court for	the : <u>NORTHERN</u> Di	strict of <u>ILLINOIS</u> (State)				
Case Numbe	r					Check if thi	
(If known)						amended fi	ling
Official F	<u>form 106D</u>						
Schedule	D: Creditor	s Who Have (Claims Secured by F	Property			12/1
			d people are filing together, both nal Page, fill it out, number the er			nv	
		and case number (if		inics, and attach it to this	or the top of a	,	
1. Do any cre	editors have claims	secured by your prop	perty?				
☐ No. Ch	heck this box and su	ubmit this form to the co	ourt with your other schedules. Yo	ou have nothing else to rep	ort on this form.		
Yes. Fi	ill in all of the inform	ation below.					
Part 1:	List All Secured Clai	ims			On house A	0-1 1	0-1
2. List all se	ecured claims. If a c	reditor has more than	one secured claim, list the credito	r separately	Column A Amount of claim	Column A Value of collateral	Column C Unsecured
for each o	claim. If more than o	one creditor has a parti	cular claim, list the other creditors	in Part 2.	Do not deduct the	that supports this	portion
As much a	as possible, list the	claims in alphabetical of	order according to the creditors na	ime.	value of collateral	claim	If any
2.1 ALLY F	inancial		Describe the property that secure	es the claim:	\$ 894.00	\$_7,604.00	\$ <u>0.00</u>
Creditor's			2011 Chevrolet Traverse with ov	ver 75,000 miles			
200 Re	enaissance Ctr						
Number	Street						
			As of the date you file, the claim	is: Check all that apply.			
Detroit		MI 48243	Contingent				
City		State Zip Code	Unliquidated Disputed				
Who owe	s the debt? Check on	٩	Nature of Lien. Check all that apply	v.			
Debtor		.	An agreement you made (such as	•			
Debtor	•		car loan)				
Debtor	1 and Debtor 2 only		Statutory lien (such as tax lien, m	echanic's lien)			
At leas	t one of the debtors an	d another	Judgment lien from a lawsuit				
Check	if this claim relates	to a	Other (including a right to offset)				
	unity debt			2020			
	t was incurred2	2011-02-23	Last 4 digits of account number		405 400 00	404.504.00	00.004.00
2.2 Caliber	HOME Loans, IN		Describe the property that secure	es the claim:	\$_125,138.00	\$ <u>101,534.00</u>	<u>\$ 23,604.0</u> 0
Creditor's Po Box			10846 Avenue F Chicago IL 606	617 - Primary			
Number	Street		Residence				
			As of the date you file, the claim	is: Check all that apply			
			Contingent	onesia una appiyi			
	ma City	OK 73124	Unliquidated				
City		State Zip Code	Disputed				
Who owes	s the debt? Check on	e.	Nature of Lien. Check all that apply	у.			
Debtor			An agreement you made (such as	s mortgage or secured			
☐ Debtor	•		car loan)				
=	1 and Debtor 2 only	d another	Statutory lien (such as tax lien, m	iecnanic's lien)			
∐At leas	t one of the debtors an	u anomer	Judgment lien from a lawsuit Other (including a right to offset)				
	if this claim relates	to a					
	unity debt t was incurred2	2002-2017	Last 4 digits of account number	9514			
	was incurred		on this page. Write that number		\$ 126,032.00		
	J.				· 		

		oc 1 Filod 02/10/17	Entered 03/10/17 09:04:45	Desc Main
Fill in this ii	nformation to identify your case:		0 of 62	
Debtor 1	Manuel	Martinez		
DCDIOI 1	First Name Middle Na	me Last Name		
Debtor 2	Silvia	Martinez		
(Spouse, if filing)	First Name Middle Na	me Last Name		
United States	s Bankruptcy Court for the : <u>NORTHERN</u>	I District of ILLINOIS		
Office Otales	a bankruptcy Court for theNORTHER	(State)		Check if this is an
Case Numbe (If known)	er			
				amended filing
Official F	Form 106E/F			
Schedule	E/F: Creditors Who H	ave Unsecured Claims		12/15
ist the other p //B: Property (reditors with eeded, copy to pp of any add	party to any executory contracts or o (Official Form 106A/B) and on Scheo partially secured claims that are list	unexpired leases that could result in a clude G: Executory Contracts and Unexped in Schedule D: Creditors Who Have the entries in the boxes on the left. Attacase number (if known).	and Part 2 for creditors with NONPRIORITY cle claim. Also list executory contracts on Schedo oired Leases (Official Form 106G). Do not incle Claims Secured by Property. If more space is ach the Continuation Page to this page. On the	<i>ule</i> ude any s
1 Do any cre	editors have priority unsecured clair	ne againet vou?		
_		ns against you:		
=	to to Part 2.			
∐ Yes.			cured claim, list the creditor separately for each	data Far
nonpriority unsecured	amounts. As much as possible, list the claims, fill out the Continuation Page	ne claims in alphabetical order according	rity amounts, list that claim here and show both to the creditor's name. If you have more than to s a particular claim, list the other creditors in Pation booklet.) Total claim	wo priority
	List All of Your NONPRIORITY Unsecu	urad Claims		amount amount
Part 2:	LIST All OF TOUR NON-KIOKITT OHSect	neu Cianns		
3. Do any cre	editors have nonpriority unsecured	claims against you?		
No. Yo	ou have nothing to report in this part.	Submit this form to the court with your of	ther schedules.	
nonpriority included in	unsecured claim, list the creditor sep	arately for each claim. For each claim lis	who holds each claim. If a creditor has more the sted, identify what type of claim it is. Do not list cours in Part 3.If you have more than three nonprious in Part 3.If you have more than three nonprious in Part 3.If you	claims already
4.1 Barcla	ys BANK Delaware	Last 4 digits of account number	NULL	\$ <u>1,520.00</u>
Creditor's Po Box		When was the debt incurred?	2008-2017	
Number	Street	when was the dest incurred:		
		As of the date you file, the claim is:	· Check all that apply	
	_	Contingent	. Officer all that apply.	
Wilmin	gton DE 19899	Unliquidated		
City	State Zip Code	Disputed		
	s the debt? Check one.	☐		
=	r 1 only	Type of NONDBIODITY	olaim:	
=	r 2 only	Type of NONPRIORITY unsecured of	ciaim:	
=	r 1 and Debtor 2 only	Student loans Obligations origins out of a congret	tion agreement or diverse	
=	st one of the debtors and another	Obligations arising out of a separati		
	k if this claim relates to a	that you did not report as priority cla		
	nunity debt im subject to offest?	Debts to pension or profit-sharing p	nans, and other similar debts	
No		Other, Specify Credit Card or	Credit Use	
Tyes		Other. Specify Credit Card or	<u></u>	

Debtor 1	Manuel First Name	Middle Name		Last Name	Case Number (if known)	
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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After li	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.2	Best Buy Credit Services	Last 4 digits of account number	\$ <u>471.00</u>
	Creditor's Name P.O. Box 78009 Number Street	When was the debt incurred? 2016	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Phoenix AZ 85062	Unliquidated	
Ι,	City State Zip Code	Disputed	
ľ	Who owes the debt? Check one. Debtor 1 only		
l i	≒ ′	Turns of NONDRIODITY (massaged alsies)	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
!	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
i	s the claim subject to offest?		
	No No	Other. Specify Credit Card or Credit Use	
12	Yes BK OF AMER	Last 4 digits of account number 8119	\$ 0.00
4.3	Creditor's Name	Last 4 digits of account number	Ψ
	4909 Savarese Cir	When was the debt incurred? 2002-2014	
	Number Street		
		As a false date was file the adalous to Charlett Hardward	
		As of the date you file, the claim is: Check all that apply.	
	Tampa FL 33634	Contingent	
	City State Zip Code	Unliquidated	
\	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
l i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l i	Debtor 1 and Debtor 2 only	Student loans	
	=	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims	
L	Check if this claim relates to a		
l ,	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
l i	No	Tour or it Notice Only	
l i	Yes	Other. Specify Notice Only	
4.4	CAP ONE NA	Last 4 digits of account number NULL	\$ 1,997.00
7.7	Creditor's Name		-
	Po Box 26625	When was the debt incurred? 2008-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Richmond VA 23261	Contingent	
	City State Zip Code	Unliquidated	
\	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
1 1	Debtor 1 and Debtor 2 only	Student loans	
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1 1	Check if this claim relates to a	that you did not report as priority claims	
1 1	community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?	- Control of Francisco Control of	
	No	Other. Specify Credit Card or Credit Use	
	Yes		

Part 2:	Your	NONPRIORITY Unsecured Cla	nims - Continua	tion Page		
	First Name	Middle Name		Last Name		
Debtor 1	Manuel			Document	Page 22 of 62 Case Number (if known)	
		Case 17-07459	Doc 1		Entered 03/10/17 09:04:45	Desc Main

After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.		Total Claim
4.5	Capital One	Last 4 digits of account number NULL		\$ <u>0.00</u>
	Creditor's Name	-	· 	
	26525 N Riverwoods Blvd	When was the debt incurred? 2006-201	3	
	Number Street			
		As of the date you file, the claim is: Check all that	t annly	
			тарргу.	
	Mettawa IL 60045	Contingent		
	City State Zip Code	Unliquidated		
V	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
1 [Debtor 1 and Debtor 2 only	Student loans		
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement	or divorce	
l ř	Check if this claim relates to a	that you did not report as priority claims		
"	community debt	Debts to pension or profit-sharing plans, and other	r similar debts	
ls	s the claim subject to offest?			
	No	Other. Specify Credit Card or Credit Use		
Ī	Yes	Other. Specify		
4.6	Capital ONE BANK USA N	Last 4 digits of account number NULL		\$ 304.00
	Creditor's Name	-	· 	
	15000 Capital One Dr	When was the debt incurred? 2007-201	6	
	Number Street			
		As of the date you file, the claim is: Check all that	t anniv	
			тарріу.	
	Richmond VA 23238	Contingent		
	City State Zip Code	Unliquidated		
V	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
l Ē	Debtor 1 and Debtor 2 only	Student loans		
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement	or divorce	
l ř	Check if this claim relates to a	that you did not report as priority claims		
"	community debt	Debts to pension or profit-sharing plans, and other	r similar debts	
l:	s the claim subject to offest?			
	No	Other. Specify Credit Card or Credit Use		
Ī	Yes	Other: opening		
4.7	Capital ONE BANK USA N	Last 4 digits of account number NULL		\$ 403.00
<u> </u>	Creditor's Name	-	· 	
	15000 Capital One Dr	When was the debt incurred? 2006-201	6	
	Number Street			
		As of the date you file, the claim is: Check all that	tannly	
			тарріу.	
	Richmond VA 23238	Contingent		
	City State Zip Code	Unliquidated		
V	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
[Debtor 2 only	Type of NONPRIORITY unsecured claim:		
7	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation agreement	or divorce	
		that you did not report as priority claims		
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other	r similar dehte	
le	s the claim subject to offest?	L Debis to pension or profit-straining plans, and other	Similar GGDIS	
ĺ	No	Other. Specify Credit Card or Credit Use		
	Yes	Other. Specify Oredit Gard of Gredit Use		

Debtor 1	Manuel	Case 17-07459	Doc 1		Entered 03/10/17 09:04:45 Page 23 of 62 Case Number (if known)	Desc Main		
	First Name	Middle Name		Last Name				
Part 2:	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page							
After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.								
	'anital ON	JE BANK LISA N			NI II I			

sting any entries on this page, number them b	,		Total Claim
Capital ONE BANK USA N	Last 4 digits of account number _	NULL	\$ <u>702.00</u>
Creditor's Name 15000 Capital One Dr	When was the debt incurred?	2007-2016	
Number Street			
	As of the data you file the plaim is	Cheek all that analy	
	As of the date you file, the claim is	з: Спеск ан that арріу.	
Richmond VA 23238	Contingent		
City State Zip Code	Unliquidated		
/ho owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separa		
Check if this claim relates to a	that you did not report as priority cl		
community debt	Debts to pension or profit-sharing	plans, and other similar debts	
the claim subject to offest?	—	Condit Han	
No	Other. Specify Credit Card or	Credit Use	
Yes CBNA	Last 4 digits of account number _	NULL	\$ 515.00
Creditor's Name	Lust 4 digits of account number _		¥ <u></u>
50 Northwest Point Road	When was the debt incurred?	2008-2016	
Number Street			
	A - of the data way file the plains in	or Observation III About a supply	
	As of the date you file, the claim is	Cneck all that apply.	
Elk Grove Village IL 60007	Contingent		
City State Zip Code	Unliquidated		
/ho owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separa	tion agreement or divorce	
Check if this claim relates to a	that you did not report as priority cl	laims	
community debt	Debts to pension or profit-sharing p	plans, and other similar debts	
the claim subject to offest?			
No	Other. Specify Credit Card or	Credit Use	
Yes CBNA		NIIII	# 1 1E1 00
	Last 4 digits of account number _	NULL	\$ <u>1,151.00</u>
Creditor's Name Po Box 6497	When was the debt incurred?	2013-2017	
Number Street			
Number Sueet			
	As of the date you file, the claim is	s: Check all that apply.	
Sioux Falls SD 57117	Contingent		
City State Zip Code	Unliquidated		
/ho owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separa	ation agreement or divorce	
Check if this claim relates to a	that you did not report as priority cl		
community debt	Debts to pension or profit-sharing		
the claim subject to offest?			
No	Other. Specify Credit Card or	Credit Use	

		Case 17-07459	DOC I		Entered 03/10/17 09.04.45	Desc Main
Debtor 1	Manuel			Document	Page 24 of 62	
					, , ,	

Part 2: Your NONPRIORITY Unsecured Claims -	Continuation Page		
After listing any entries on this page, number them	beginning with 4.4, followed by 4.5, a	and so forth.	Total Claim
4.11 Chase CARD	Last 4 digits of account number _	NULL	\$ <u>0.00</u>
Creditor's Name		1999-2012	
Po Box 15298	When was the debt incurred?	1000 2012	
Number Street			
	As of the date you file, the claim is	s: Check all that apply.	
Wilmington DE 19850	Contingent		
City State Zip Code	Unliquidated		
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separa		
Check if this claim relates to a community debt	that you did not report as priority of Debts to pension or profit-sharing		
Is the claim subject to offest?	Debts to pension or profit-sharing	plans, and other similar debts	
No	Other. Specify Credit Card or	r Credit Use	
Yes			
4.12 Chase CARD	Last 4 digits of account number _	<u>NULL</u>	<u>\$ 931.00</u>
Creditor's Name Po Box 15298	When was the debt incurred?	2008-2016	
Number Street	When was the debt incurred:		
Number Circle			
	As of the date you file, the claim is	s: Check all that apply.	
Wilmington DE 19850	Contingent		
City State Zip Code	Unliquidated Disputed		
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
Debtor 1 and Debtor 2 only	Student loans Obligations arising out of a separa	ntion agreement or diverse	
At least one of the debtors and another	that you did not report as priority of	-	
Check if this claim relates to a community debt	Debts to pension or profit-sharing		
Is the claim subject to offest?		, ,	
No	Other. Specify Credit Card or	r Credit Use	
Yes		NII II I	. 4 472 00
4.13 Chase CARD	Last 4 digits of account number _	NULL	<u>\$ 1,172.00</u>
Creditor's Name Po Box 15298	When was the debt incurred?	2008-2016	
Number Street			
	As of the date you file, the claim is	e. Check all that annly	
	Contingent	3. Oncox an trial apply.	
Wilmington DE 19850	Unliquidated		
City State Zip Code Who owes the debt? Check one.	Disputed		
Debtor 1 only Debtor 2 only	Type of NONPRIORITY unsecured	l claim:	
Debtor 1 and Debtor 2 only	Student loans	. Olumii.	
At least one of the debtors and another	Obligations arising out of a separa	ation agreement or divorce	
Check if this claim relates to a	that you did not report as priority of	-	
community debt	Debts to pension or profit-sharing		
Is the claim subject to offest?			
No	Other. Specify Credit Card or	r Credit Use	
Yes			

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Part 2: Your NONPRIORITY Unsecured Claims -	Continuation Page		
After listing any entries on this page, number them	beginning with 4.4, followed by 4.5, a	and so forth.	Total Claim
4.14 Choice Recovery	Last 4 digits of account number _	1951	\$ <u>188.00</u>
Creditor's Name 1550 Old Henderson Rd St	When was the debt incurred?	2015-2015	
Number Street	When was the debt incurred:		
- Names Cast	As of the data you file the claim is	a. Chack all that apply	
	As of the date you file, the claim is Contingent	s: Спеск ан that арріу.	
Columbus OH 43220	Unliquidated		
City State Zip Code	Disputed		
Who owes the debt? Check one.	Dispace		
Debtor 1 only Debtor 2 only	Type of NONDBIODITY upgestred	l alaim.	
Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured Student loans	i ciaini.	
At least one of the debtors and another	Obligations arising out of a separa	ation agreement or divorce	
Check if this claim relates to a	that you did not report as priority c		
community debt	Debts to pension or profit-sharing		
Is the claim subject to offest?			
No	Other. Specify Medical Debt		
Yes A 15 Choice Recovery	Look A divide of account number	4030	\$ 2,535.00
4.15 Crioice Recovery Creditor's Name	Last 4 digits of account number _		<u> </u>
1550 Old Henderson Rd St	When was the debt incurred?	2016-2016	
Number Street			
	As of the date you file, the claim is	s: Check all that apply.	
	Contingent		
Columbus OH 43220	Unliquidated		
City State Zip Code Who owes the debt? Check one.	Disputed		
Debtor 1 only	_		
Debtor 2 only	Type of NONPRIORITY unsecured	l claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separa	ation agreement or divorce	
Check if this claim relates to a	that you did not report as priority c	claims	
community debt	Debts to pension or profit-sharing	plans, and other similar debts	
Is the claim subject to offest?	Madical Dahi		
Yes	Other. Specify Medical Debt		
4.16 COMENITY BANK/PIER 1	Last 4 digits of account number _	NULL	\$ 375.00
Creditor's Name	_		
4590 E Broad St	When was the debt incurred?	1999-2017	
Number Street			
	As of the date you file, the claim is	s: Check all that apply.	
Columbus OH 43213	Contingent		
City State Zip Code	Unliquidated		
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	l claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separa		
Check if this claim relates to a	that you did not report as priority c		
community debt Is the claim subject to offest?	Debts to pension or profit-sharing	pians, and other similar debts	
No	Other. Specify Credit Card or	r Credit Use	
Yes	Curior. Openity		

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sting any entries on this page, number them b	peginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim
Credit ONE BANK N.A.	Last 4 digits of account number _	5582	\$ 946.00
Creditor's Name 2365 Northside Dr Ste 30	When was the debt incurred?	2016-2017	
Number Street			
	As of the date you file, the claim is	: Check all that apply.	
San Diego CA 92108	Contingent		
City State Zip Code	Unliquidated		
//ho owes the debt? Check one. Debtor 1 only	Disputed		
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
Check if this claim relates to a	that you did not report as priority cla		
community debt	Debts to pension or profit-sharing p		
the claim subject to offest?			
No	Other. Specify Unknown Cred	lit Extension	
Yes		0004	
Credit ONE BANK N.A.	Last 4 digits of account number _	2634	\$ 1,398.00
Creditor's Name	When we the debt is some 40	2016-2016	
Po Box 10497	When was the debt incurred?		
Number Street			
	As of the date you file, the claim is	: Check all that apply.	
	Contingent		
Greenville SC 29603	Unliquidated		
City State Zip Code Vho owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONDBIODITY upgestred	alaim.	
= '	Type of NONPRIORITY unsecured Student loans	Ciaiiii.	
Debtor 1 and Debtor 2 only	=	ion agreement or diverse	
At least one of the debtors and another	Obligations arising out of a separat		
Check if this claim relates to a	that you did not report as priority cl		
community debt s the claim subject to offest?	Debts to pension or profit-sharing p	olans, and other similar debts	
No	Other. Specify Unknown Cred	lit Extension	
Yes	Otner. Specify Officiowit Cred	III EXIGNOIOII	
Credit ONE BANK NA	Last 4 digits of account number	NULL	\$ 0.00
Creditor's Name			
Po Box 98875	When was the debt incurred?	2013-2016	
Number Street			
	As of the date you file, the claim is	: Check all that apply.	
	Contingent	. Shook all that apply.	
Las Vegas NV 89193	Unliquidated		
City State Zip Code	Disputed		
/ho owes the debt? Check one.	☐		
Debtor 1 only	T	a Latina	
Debtor 2 only	Type of NONPRIORITY unsecured	ciaim:	
Debtor 1 and Debtor 2 only	Student loans		
7 .	Obligations arising out of a separat	-	
At least one of the debtors and another			
Check if this claim relates to a	that you did not report as priority cla		
Check if this claim relates to a community debt			
Check if this claim relates to a	that you did not report as priority cla	olans, and other similar debts	

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Par	Your NONPRIORITY Unsecured Claims -	Continuation Page	
After I	isting any entries on this page, number them l	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.20	Direct Merchants Bank	Last 4 digits of account number	\$ <u>600.00</u>
	Creditor's Name	When was the debt incurred? 2016	
	PO Box 98701	When was the debt incurred?	
	Number Street		
	- <u></u> -	As of the date you file, the claim is: Check all that apply.	
	L == 1/2 === N11/ 00402	Contingent	
	Las Vegas NV 89193 City State Zip Code	Unliquidated	
,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
i	Debtor 1 and Debtor 2 only	Student loans	
i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
i	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?	_	
	No Yes	Other. Specify Credit Card or Credit Use	
4.21	FED LOAN SERV	Last 4 digits of account number 0001	\$ _16,000.00
	Creditor's Name	2045 2047	
	Po Box 60610	When was the debt incurred? $\frac{2015-2017}{}$	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Harrisburg PA 17106	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?		
	No	Other. Specify	
	Yes	-	
4.22	FED LOAN SERV	Last 4 digits of account number 0004	\$ <u>42,175.00</u>
	Creditor's Name	When was the debt incurred? 2014-2017	
	Po Box 60610	When was the dept incurred:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Harrisburg PA 17106	Contingent	
	City State Zip Code	Unliquidated	
1	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify	
	Yes		

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After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, ar	nd so forth.	I otal Claim
4.23	Great American Finance	Last 4 digits of account number	1582	\$ <u>1,357.00</u>
	Creditor's Name		2015-2016	
	20 N Wacker Dr Ste 2275	When was the debt incurred?	2010-2010	
	Number Street			
		As of the date you file, the claim is:	: Check all that apply.	
	Chicago IL 60606	Contingent		
	Chicago IL 60606 City State Zip Code	Unliquidated		
V	Vho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
[Debtor 1 and Debtor 2 only	Student loans		
[At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority cla	aims	
"	community debt	Debts to pension or profit-sharing p	lans, and other similar debts	
ls is	s the claim subject to offest?			
	No	Other. Specify Unknown Cred	it Extension	
4.61	Yes MacNeal Health Network	Look 4 digito of cassumt mumbers		\$ 3,495.00
4.24	Creditor's Name	Last 4 digits of account number		g 0, 100.00
	3249 South Oak Park Ave	When was the debt incurred?	2015	
	Number Street			
		As of the date you file, the claim is:	Check all that apply	
		Contingent	. Опеск ан тлат аррту.	
	Berwyn IL 60402	Unliquidated		
	City State Zip Code			
\ <u>\</u>	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separati	-	
[Check if this claim relates to a	that you did not report as priority cla		
١,	community debt s the claim subject to offest?	Debts to pension or profit-sharing p	lans, and other similar debts	
ľ	No	Other. SpecifyMedical/Dental	Sonicos	
l i	Yes	Other. SpecifyWedical/Defital	Services	
4.25	MCM Credit Mangement	Last 4 digits of account number		\$ 656.00
	Creditor's Name			
	2365 Northside Dr, Ste 300	When was the debt incurred?	2015	
	Number Street			
		As of the date you file, the claim is:	: Check all that apply.	
		Contingent		
	San Diego CA 92108	Unliquidated		
l v	City State Zip Code Who owes the debt? Check one.	Disputed		
Ιī	Debtor 1 only	_		
li	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
l i	Debtor 1 and Debtor 2 only	Student loans		
†	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
}	Check if this claim relates to a	that you did not report as priority cla		
"	community debt	Debts to pension or profit-sharing p		
<u> </u>	s the claim subject to offest?	_		
	No	Other. Specify Credit Card or	Credit Use	
	Yes			

Debtor 1	Manuel			Dacument	Page 29 of 62	DC3C Main
	First Name	Middle Name	e	Last Name		

Part 24 Your NONPRIORITY Unsecured Claims	s - Continuation Page	
After listing any entries on this page, number the	m beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.26 Rise	Last 4 digits of account number	\$ <u>4,000.00</u>
Creditor's Name	When was the debt incurred 2 2015	
P.O. Box 101808	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Fort Worth TX 76185	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Propositions	
Yes	Other. Specify Personal Loan	
4.27 Sprint	Last 4 digits of account number 6441	\$ _589.00
Creditor's Name		
8014 Bayberry Rd	When was the debt incurred? 2013-2013	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Jacksonville FL 32256	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only	_	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Collecting for Creditor	
Yes A 28 Syncb/ASHLEY HOMESTORE	Last 4 digits of account number NULL	\$ 0.00
4.28 Synch/ASHLET HOMESTORE Creditor's Name	Last 4 digits of account number NULL	φ <u>σ.σσ</u>
950 Forrer Blvd	When was the debt incurred? 2015-2016	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Kettering OH 45420	☐ Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.		
Debtor 1 only Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Yes		

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Case Number (if known) Document Debtor 1 Manuel Middle Name Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.29	Syncb/OLD NAVY	Last 4 digits of account number NULL	\$ <u>0.00</u>
	Creditor's Name		
	Po Box 965005	When was the debt incurred? 2007-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Orlando FL 32896	Unliquidated	
v	City State Zip Code Who owes the debt? Check one.	Disputed	
l i	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
ř	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
15	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
\Box	Yes		000.55
4.30	Syncb/Walmart	Last 4 digits of account number NULL	<u>\$ 226.00</u>
	Creditor's Name Po Box 965024	When was the debt incurred? 2010-2017	
		when was the dept incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Orlando FL 32896	Contingent	
	City State Zip Code	Unliquidated	
<u> </u>	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
l .	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No Yes	Other. Specify Credit Card or Credit Use	
4.31	Synchrony BANK	Last 4 digits of account number 5640	\$ 779.00
4.51	Creditor's Name		•
	2365 Northside Dr Ste 30	When was the debt incurred? 2016-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	San Diego CA 92108	Unliquidated	
١ ,	City State Zip Code Who owes the debt? Check one.	Disputed	
ľ	Debtor 1 only		
	Debtor 2 only	Tune of MONDRIORITY unacquired eleims	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	the claim subject to offest?	—	
	No	Other. Specify Unknown Credit Extension	
	Yes		

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. Total Claim 4.32 Syn-chrony BANK Coeditor's Name 2365 Northside Dr Ste 30 Number Sitest As of the date you file, the claim is: Check all that apply. Contingent Uniquidated Uniquidated Who was the debt? Check one. Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only In the claim subject to offest? Number Sitest As of the date you did not report as priority claims In the claim subject to offest? As of the date you file, the claim is: Check all that apply. Coeditor's Name Debtor 1 and Debtor 2 only Number Sheet As of the date you file, the claim is: Check all that apply. As of the date you file, the claim is: Check all that apply. Coeditor's Name 1 Dell Way Number Sheet As of the date you file, the claim is: Check all that apply. Coeditor's Name 1 Debtor 2 only Type of NONPRIORITY unsecured claim: Type of NONPRIORITY unsecured claim: Type of NONPRIORITY unsecured claim:	First Name Middle Name	Last Name							
As of the date you flie, the claim is: Check all that apply. Creditor's Name 2365 Northside Dr Ste 30	Part 2: Your NONPRIORITY Unsecured Claims -	Continuation Page							
Synchrony BANK Creditor's Name 2365 Northside Dr Ste 30 Number Street Men was the debt incurred? San Diego CA 92108 City Salte Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 3 and Debtor 2 only Debtor 3 betto 4 better 2 on 6 the debtors and another community debt so that calm subject to offest? Show a community debt Show a better 2 only No	After listing any entries on this page, number them I	peginning with 4.4. followed by 4.5. and so forth.	Total Claim						
Creditor's Name 2365 Northside Dr Ste 30 Number Street As of the date you file, the claim is: Check all that apply. Contingent Con									
As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed San Diego CA 92108 Contingent Unliquidated Disputed Debtor 1 and Debtor 2 only Debtor 1 and Debtor 3 and another Street State Is pecified by the claim selection of the debtors and another Street Collection Name Debtor 1 and Debtor 2 only Debtor 1 and Debtor 3 and Debtor 3 and Debtor 4 and Debtor 3 and Debtor 4 and Debtor 4 and Debtor 5 and Debtor 6 and Debtor 7 and Debtor 7 and Debtor 8 and Debtor 9 and D	4.32 Synchrony BANK	Last 4 digits of account number7129	\$ <u>1,599.00</u>						
Number Street S		2016 2017							
As of the date you file, the claim is: Check all that apply. San Diego		When was the debt incurred?							
San Diego CA 92108 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt is the claim subject to offest? No Ves Creditor's Name 1 Dell Way Number Street Round Rock TX 78682 City State Zip Code Who owes the debt? Check one. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Last 4 digits of account number NULL \$319.00 When was the debt incurred? 2009-2017 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed	Number Street								
San Diego CA 92108 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt steel claim subject to offest? No Yes 4.33 Webbank/DFS Creditor's Name 1 Dell Way Number Street Round Rock TX 78682 City State Zip Code Who owes the debt? Check one. State Zip Code Who owes the debt? Check one. Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Student loans Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Unknown Credit Extension Vhen was the debt incurred? NULL \$ 319.00 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Type of NONPRIORITY unsecured claim: Type of NONPRIORITY unsecured claim:		As of the date you file, the claim is: Check all that apply.							
City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only State Zip Code At least one of the debtors and another Otheck if this claim relates to a community debt state claim subject to offest? No Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	Can Diagra	Contingent							
Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Ves 4.33 Webbank/DFS Creditor's Name 1 Dell Way Number Street Round Rock TX 78682 City Who owes the debt? Check one. Disputed Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Unknown Credit Extension Ves 4.33 Webbank/DFS Last 4 digits of account number NULL \$319.00 When was the debt incurred? 2009-2017 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim:		Unliquidated							
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Ves Creditor's Name 1 Dell Way Number Street As of the date you file, the claim is: Check all that apply. Contingent Who owes the debt? Check one. Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Last 4 digits of account number NULL \$319.00 **Street** As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim:		Disputed							
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.33 Webbank/DFS Last 4 digits of account number Number 1 Dell Way Number Street Round Rock TX 78682 City State Zip Code Who owes the debt? Check one. Debtor 2 only Type of NONPRIORITY unsecured claim: Type of NONPRIORITY unsecured claim: Student loans Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts In the claim subject to offest? Unknown Credit Extension Other. Specify Unknown Credit Extension Other Specify Unknown Credit Extensio	Debtor 1 only								
At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Webbank/DFS Creditor's Name 1 Dell Way Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Deligidins arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit sharing plans, and other similar debts Debts to pension or profit sharing plans,	Debtor 2 only	Type of NONPRIORITY unsecured claim:							
Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts	Debtor 1 and Debtor 2 only	Student loans							
Debts to pension or profit-sharing plans, and other similar debts Steet Debts to pension or profit-sharing plans, and other similar debts Steet Debts to pension or profit-sharing plans, and other similar debts	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce							
Is the claim subject to offest? No Yes Other. Specify Unknown Credit Extension Yes Last 4 digits of account number NULL \$319.00 Creditor's Name 1 Dell Way Number Street Round Rock TX 78682 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim:	Check if this claim relates to a	that you did not report as priority claims							
As of the date you file, the claim is: Check all that apply. Round Rock TX 78682 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Other. Specify Unknown Credit Extension Other. Specify Unknown Credit Extension NULL \$319.00 \$319.00 \$319.00 \$319.00 \$4.33 When was the debt incurred? 2009-2017 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim:		Debts to pension or profit-sharing plans, and other similar debts							
As of the date you file, the claim is: Check all that apply. Round Rock TX 78682 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim:	_ ·								
A.33 Webbank/DFS Last 4 digits of account number NULL \$319.00		Other. Specify Unknown Credit Extension							
Creditor's Name 1 Dell Way Number Street Round Rock TX 78682 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only When was the debt incurred? 2009-2017 As of the date you file, the claim is: Check all that apply. Unliquidated Disputed Type of NONPRIORITY unsecured claim:	Webbert/DEC	Look delivity of account country	e 319 NN						
Deltor 2 only When was the debt incurred? 2009-2017	4.33	Last 4 digits of account number	\$ <u>010.00</u>						
Number Street Round Rock TX 78682 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only As of the date you file, the claim is: Check all that apply. Unliquidated Disputed Type of NONPRIORITY unsecured claim:		When was the debt incurred? 2009-2017							
Round Rock TX 78682 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim:									
Round Rock TX 78682 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim:		As of the date you file the claim is: Check all that apply							
Round Rock TX 78682 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim:									
City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim:	Round Rock TX 78682								
Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim:									
Debtor 2 only Type of NONPRIORITY unsecured claim:		Disputed							
	= '								
	 								
	Debtor 1 and Debtor 2 only	☐ Student loans							
☐ At least one of the debtors and another ☐ Obligations arising out of a separation agreement or divorce		_							
Check if this claim relates to a that you did not report as priority claims community debt Debts to pension or profit-sharing plans, and other similar debts	_								
Is the claim subject to offest?		Debts to pension or profit-sharing plans, and other similar debts							
No Other. Specify Credit Card or Credit Use	_ ·	Other Specify Credit Card or Credit Use							
Yes	Yes	Other. opening							
Part 3: List Others to Be Notified for a Debt That You Already Listed		at You Already Listed							
		-							
5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For	5. Use this page only if you have others to be notified	about your bankruptcy, for a debt that you already listed in Parts 1	or 2. For						

2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Official Form 106E/F

Manuel

Debtor 1

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Case Number (if known) Document

Debtor 1 Manuel

Middle Name

Add the Amounts for Each Type of Unsecured Claim

6.	Total the amounts of certain types of unsecured claims.	This information is for statistical reporting purposes only. 28 U.S.C. § 159.
	Add the amounts for each type of unsecured claim.	

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
Holli Fait I	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims	6f. Student loans	6f.	Total claim \$ 58,175.00
Total claims from Part 2	6f. Student loans 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	50.475.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$ 58,175.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims6h. Debts to pension or profit-sharing plans, and other	6g.	\$\$58,175.00 \$0.00
	 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other similar debts 6i. Other. Add all other nonpriority unsecured claims. 	6g. 6h.	\$\$58,175.00 \$0.00 \$0.00

			07450 Doc 1	Filad 02/10/17	Entor		9:04:45	Desc Main	
Fi	ll in this in	formation to ident	ify your case:			3 of 62			
D	ebtor 1	Manuel		Martinez					
D	ebtor 2	First Name Silvia	Middle Name	Last Name Martinez					
	pouse, if filing)	First Name	Middle Name	Last Name	•				
U	nited States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	f_ <u>ILLINOIS</u> _					
С	ase Number			(State)				Check if this is	s an
	f known)							amended filing	g
Off	icial F	orm 106G							
Scl	<u>nedule</u>	G: Executo	ory Contracts and	l Unexpired Lea	ses				12/15
Be as	complete mation. If n	and accurate as p	ossible. If two married peop ded, copy the additional pag	ole are filing together, bot le, fill it out, number the e	h are equal ntries, and	ly responsible for sup attach it to this page.	plying correct On the top of ar	ny	
addit	ional page	s, write your name	and case number (if know	1).	,	. 0	·	•	
1. [_	-	ontracts or unexpired lease						
	_		ubmit this form to the court wi						
L	→ Yes. Fil	I in all of the inform	ation below even if the contra	acts or leases are listed in	Schedule A	/B: Property (Official F	orm 106A/B)		
2. L	ist separat	ely each person o	r company with whom you l	have the contract or lease	. Then state	e what each contract o	or lease is for (fo	or	
е	xample, re	nt, vehicle lease, o	cell phone). See the instructi						
U	inexpired le	eases.							
	Person or	company with wh	om you have the contract o	r lease		State what the c	ontract or lease	e is for	
2.1]								
	Name				-				
	Number	Street			-				
	rambo.	0001							
	City		State Z	ip Code	_				
2.2									
	Name				-				
	Number	Street			-				
					_				
	City		State Z	ip Code					
2.3									
	Name								
	Number	Street			_				
					_				
	City		State Z	ip Code					
2.4									
	Name				-				
	Number	Street			-				
	City		State Z	ip Code	_				
2.5									
	Name				-				
	Number	Street			-				

State Zip Code

City

Official Form 106G

Fill in this in	formation to ide	ntify your case:	
Debtor 1	Manuel		Martinez
	First Name	Middle Name	Last Name
Debtor 2	Silvia		Martinez
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	or the : <u>NORTHERN</u> District of _	<u>ILLINOIS</u>
Case Number	(State)		
(If known)			

12/15

Official Form 106H

Schedule H: Your Codebtors

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Additional Pages, write your name and case number (if known). Answer every question.						
1. D c	o you have	any codebtors? (If you are	e filing a joint case, do not list eith	ner spouse as a	codebtor.)	
	No.					
	Yes					
			in a community property state of evada, New Mexico, Puerto Rico,	= :	ommunity property states and territories include gton, and Wisconsin.)	
	No. Go t	to line 3.				
	Yes. Did	I your spouse, former spous	se, or legal equivalent live with yo	ou at the time?		
	_	s. Inwhich community state	or territory did you live?	·	Fill in the name and current address of that person.	
	Name	e of your spouse, former spouse or le	egal equivalent			
	Numb	per Street				
	City		State	Zip Cod	9	
S		F, or Schedule G to fill out	Column 2.		Column 2: The creditor to whom you owe the debt	
0.4					Check all schedules that apply:	
3.1					Schedule D, line	
	Name				Schedule E/F, line	
	Number	Street			Schedule G, line	
	City		State	Zip Code		
3.2					Schedule D, line	
	Name				Schedule E/F, line	
	Number	Street			Schedule G, line	
	City		State	Zip Code		
3.3					Schedule D, line	
	Name				Schedule E/F, line	
	Number	Street			Schedule G, line	
	City		State	Zip Code		

Official Form 106H Record # 740011 Schedule H: Your Codebtors Page 1 of 1

Schedul	e I: Your I	ncome		12.	2/15
Official F	orm 106I			MM / DD / YYYY	
				chapter 13 income as of the following date:	
				A supplement showing post-petition	
(If known)				An amended filing	
United States Case Number		the : NORTHERN DISTRICT C	DF ILLINOIS	Check if this is:	
(Spouse, if filing)	First Name	Middle Name	Last Name		
Debtor 2	Silvia		Martinez	_	
Debitor	First Name	Middle Name	Last Name	-	
Debtor 1	Manuel		Martinez		

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	It 1: Describe Employment					
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse	
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	Employed X Not employed	د	Employed Not employed	
	Include part-time, seasonal, or self-employed work.	Occupation				
	Occupation may Include student or homemaker, if it applies.	Employers name				
		Employers address			,	
		How long employed there?				
Pa	Give Details About Monthl	y Income				
	Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.					
				For Debtor 1	For Debtor 2 or non-filing spouse	
2.		y and commissions (before all payr calculate what the monthly wage wou		\$4,802.72	\$0.00	
3.	Estimate and list monthly overti	me pay.		\$0.00	\$0.00	
4.	Calculate gross income. Add line	e 2 + line 3.		\$4,802.72	\$0.00	

 Official Form 106I
 Record # 740011
 Schedule I: Your Income
 Page 1 of 2

Page 36 of 62

Document Martinez Manuel Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

				For Debtor 1		For Debtor 2 or non-filing spouse		
	Сору	y line 4 here	4.	\$4,802.72		\$0.00		
5. L i	st all	payroll deductions:						
	5a. T	ax, Medicare, and Social Security deductions	5a.	\$1,222.35		\$0.00	0	
	5b. N	Mandatory contributions for retirement plans	5b.	\$0.00		\$0.00	0	
	5c. V	oluntary contributions for retirement plans	5c.	\$0.00		\$0.0	0	
	5d. F	Required repayments of retirement fund loans	5d.	\$0.00		\$0.0	0	
	5e. lı	nsurance	5e.	\$0.00		\$0.0	0	
	5f. C	Oomestic support obligations	5f.	\$0.00		\$0.00	0	
	5g. L	Inion dues	5g.	\$284.48		\$0.0	0	
	5h. C	Other deductions. Specify:	5h.	\$0.00		\$0.0	0	
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.			6.	\$1,506.83	-	\$0.0	0	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.			7.	\$3,295.89	Ī	\$0.00		
8. List all other income regularly received:						V 0100	_	
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00)	
	8b.	Interest and dividends	8b.	\$0.00		\$0.00	_)	
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00	_	\$ 0.00	-)	
		dependent regularly receive	-	7 3.33	-	, J.	_	
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$882.17		\$0.00)	
	8e.	Social Security	8e.	\$0.00		\$0.00)	
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00)	
		Include cash assistance and the value (if known) of any non-cash	-				-	
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:						
	8g.	Pension or retirement income	8g.	\$0.00		\$0.00)	
	8h.	Other monthly income. Specify:	8h.	\$0.00		\$0.00	,)	
9.	Add	all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$882.17	_	\$0.00)	
10.		ulate monthly income. Add line 7 + line 9.	10.	\$4,178.06	· [\$0.00]=	\$4,178.06
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	_		_		_ '	
11.	State	e all other regular contributions to the expenses that you list in Schedul	e J.					
	Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.							
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.								#0.00
	Spec	jify:					11.	\$0.00
12.	Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.							
	Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies \$4,178.0							
13.	_	ou expect an increase or decrease within the year after you file this form	n?		_			
	X Yes. Explain: Mr. Martinez is a seasonal employee. He typically works 2/3 of the year and collects unemployment for 1/3. His pro-rated income from both sources is listed in Schedule I.							

Fill in this in	nformation to identify your	case:				
Debtor 1	Manuel		Martinez	Check if this is:		
	First Name	Middle Name	Last Name	An amende	ŭ	
Debtor 2 (Spouse, if filing)	Silvia First Name	Middle Name	Martinez Last Name		ent showing post- of the following d	-petition chapter 13
United States	Bankruptcy Court for the : <u>N</u>	ORTHERN DISTRICT OF I	LLINOIS	income as	———	ate.
Case Number (If known)	r			MM / DD /	YYYY	
Official F	orm 106J				filing for Debtor 2 a separate house	2 because Debtor 2 hold
	e J: Your Expe	enses				12/14
-	•			are equally responsible for supplyi ges, write your name and case nun	_	
Part 1:	Describe Your Household					
	Go to line 2. Does Debtor 2 live in a sepa	e a separate Schedule J	1.			
2. Do you i	have dependents?	No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not lis Debtor 2	st Debtor 1 and 2.		s information for nt			No
Do not s	tate the dependents'			Daughter	19	X Yes
names.						X No
						Yes
						X No
						Yes
						X No
						Yes
						X No
						Yes
_	expenses include	X No				
	and your dependents?	Yes				
Part 2:	Estimate Your Ongoing Month	hly Expenses				
-			-	n as a supplement in a Chapter 13		
expenses as of the applicable		cy is filed. If this is a su	pplemental Schedule J,	check the box at the top of the for	m and fill in	
Include expen	ses paid for with non-cash	-	-			
of such assist	ance and have included it o	on Schedule I: Your Inc	ome (Official Form 106l.)	Y	our expenses
4. The rent	tal or home ownership expe	enses for your residen	ce. Include first mortgage	e payments and		
	for the ground or lot.				4	\$680.00
	cluded in line 4:				4a.	\$0.00
	ear estate taxes operty, homeowner's, or ren	iter's insurance			4a. 4b.	\$0.00
					40. 4c.	\$125.00
	ome maintenance, repair, an omeowner's association or co				4c. 4d.	\$125.00
13. 110					ти.	+5.50

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Manuel First Name

Debtor 1

Middle Name

Last Name

Case Number (if known) _

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Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$340.00 6a. 6a. Electricity, heat, natural gas \$110.00 6b. Water, sewer, garbage collection \$440.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$800.00 7. 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$160.00 9. Clothing, laundry, and dry cleaning 10. \$115.00 10. Personal care products and services \$120.00 11. Medical and dental expenses 11. \$575.00 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$85.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$25.00 14. Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$0.00 15a. 15a Life insurance \$0.00 15b. Health insurance 15b. \$280.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. 20c. Property, homeowner's, or renter's insurance \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

Case 17-07459 Doc 1 Filed 03/10/17 Entered 03/10/17 09:04:45 Desc Main

Page 39 of 62 Document Manuel Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$235.00 Pet Care (\$80.00), Postage/Bank Fees (\$5.00), Student Loans (\$150.00), 21. 21. Other. Specify: \$4,090.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$4,178.06 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$4,090.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$88.06 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income.

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

X
No
Yes. Explain Here:

Official Form 106J Record # 740011 Schedule J: Your Expenses Page 3 of 3

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below		
Did you pay or agree to pay someone who is NO	Γ an attorney to help you fill out bar	nkruptcy forms?
Yes. Name of Person		Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have rea	d the summary and schedules filed	with this declaration and that they are true and
correct.	4.	
/s/ Manuel Martinez, Jr. Signature of Debtor 1	/s/ Silvia Mart	
Date 03/03/2017 MM / DD / YYYY	Date03/03/20	
	/ 55	

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			ocument rade		
Fill in this in	formation to ider	ntify your case:			
Debtor 1	Manuel		Martinez		
	First Name	Middle Name	Last Name		
Debtor 2	Silvia		Martinez		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)					
Case Number (If known)	Ť		_		

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

num	number (if known). Answer every question.						
F	ar. 11 Give Details About Your Marital Status and Where Yo	ou Lived Before					
01.	What is your current marital status?						
	Married						
	Not married						
	_						
02	During the last 3 years, have you lived anywhere other tha	n where you live now	1?				
	No.		the many				
	Yes. List all of the places you lived in the last 3 years. Do	o not include where yo	u live now.				
	Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2			
		lived there		lived there			
03	Within the last 8 years, did you ever live with a spouse or l property states and territories include Arizona, California, and Wisconsin.)						
	No.						
	Yes. Make sure you fill out Schedule H: Your Codebtors ((Official Form 106H).					
F	Explain the Sources of Your Income						

Case 17-07459 Doc 1 Filed 03/10/17 Entered 03/10/17 09:04:45 Desc Main Page 42 of 62 Document Debtor 1 Manuel Martinez Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$0 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, \$57,633 Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business Wages, commissions, \$50,000 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) \$6,252 Unemployment From January 1 of current year until the date you filed for bankruptcy: Unemployment \$10,586 For last calendar year: (January 1 to December 31, 2016)

For last calendar year:

Unemployment

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Debtor 1	Manuel		Martinez		Case Number (if known)	
	First Name	Middle Name	Last Name			
Part	Signatural List Co	ertain Payments You Made Before You File	ed for Bankruptcy			
06 Ar	e either Deh	tor 1's or Debtor 2's debts primarily cor	nsumer dehts?			
o A	e eltilei Deb	tor 13 or Debtor 23 debts primarily cor	isumer debts:			
	•	er Debtor 1 nor Debtor 2 has primarily co			in 11 U.S.C. § 101(8) as	
		red by an individual primarily for a person g the 90 days before you filed for bankrup		• •	or more?	
			,, , , ,	, , . ,		
	∐N	o. Go to line 7.				
	ΠY	es. List below each creditor to whom you	paid a total of \$6,2	225* or more in one or more	payments and the	
		tal amount you paid that creditor. Do not		• • • • •		
		nild support and alimony. Also, do not incl o adjustment on 4/01/16 and every 3 year		•	-	
	l Van Bak	and an Daleton Combath have reinselfer				
		tor 1 or Debtor 2 or both have primarily on the 90 days before you filed for bankru		any creditor a total of \$600 o	or more?	
	□N	o. Go to line 7.				
	_					
		es. List below each creditor to whom you reditor. Do not include payments for dome				
		imony. Also, do not include payments to		• • • • • • • • • • • • • • • • • • • •	. anu	
			Dates of	Total amount paid	Amount you still owe	Was this payment for
			payments			
		ALLY Financial 200 Renaissance	Monthly	\$ 1,836	\$ (942)	☐ Mortgage
		Ctr Detroit MI 48243	,		- + (+ 12 /	Car
						Credit card
						Loan repayment Suppliers or vendors
						Other
		Caliber HOME Loans, IN Po Box	Monthly	\$ 1,893	\$ 123,245	Mortgage
		24610 Oklahoma City OK 73124				Car
						☐ Credit card ☐ Loan repayment
						Suppliers or vendors
						Other

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Martinez

Case Number (if known) First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Total amount Amount you still Reason for this payment payment paid owe 2/2017 Owed her money Debtor's sister \$1.500 \$0 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider. Dates of Total amount Amount you still Reason for this payment payment paid Include creditor's name owe Identify Legal actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. ☐ No. Yes. Fill in the details. Nature of the case Court or agency Status of the case Pending Citizens Bk VS Manuel Martinez Collection Cook County Circuit Court On appeal CASE NUMBER#16CH16472 Concluded 10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below. 11 Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No. Go to line 11 Yes. Fill in the information below. 12 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No. ☐ Yes. **List Certain Gifts and Contributions** 13 Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Yes. Fill in the details for each gift.

Manuel

Debtor 1

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Debtor	1	Manuel		Martinez	Case Number (if known)	
		First Name	Middle Name	Last Name		
14 V	Vith	hin 2 years before you filed	for bankruptcy, did y	ou give any gifts or contributions with a tota	I value of more than \$600 to a	ny charity?
		No.				
		Yes. Fill in the details for eac	sh gift			
L	_	res. I ili ili the details for eac	ar girt.			
		List Certain Losses				
Par	t 6:	List Certain Losses				
15 v	Vith	nin 1 year before you filed fo	or bankruptcy or sinc	e you filed for bankruptcy, did you lose anyt	hing because of theft, fire, oth	ner disaster, or
ç	jam	nbling?				
ı	1	No.				
- [Ξ,	Yes. Fill in the details for eac	ch gift.			
			-			
Pai	rt 7:	List Certain Payments of	r Transfers			
	-	•				
		= = = = = = = = = = = = = = = = = = = =		u or anyone else acting on your behalf pay o	or transfer any property to any	one you
		sulted about seeking bankrung		bankruptcy petition? s, or credit counseling agencies for services	required in your bankruptcy	
	_		toy potition propurors	s, or oroun ocumoumly agomoloc for convicto	roquilou iii your buiiii uptoyi	
Ļ	=	No.				
	•	Yes. Fill in the details				
	F	Party Contact Info		Description and value of any property trans	sferred Date payn	nent Amount of payment
	Ī	,		Tools, phone and value of any property mann	or transfe	
		Geraci Law L.L.C.				\$1,000.00
						φ1,000.00
		55 E. Monroe Street #3400				
		Chicago,IL 60603				
	F	Party Contact Info		Description and value of any property trans		
					or transfe	
		Hananwill Credit Counseling	g	Credit Counseling Services	2017	\$25.00
		115 N. Cross St.				
		Robinson, IL 62454				
17 V	Vith	nin 1 year before you filed fo	or bankruptcy, did yo	u or anyone else acting on your behalf pay o	or transfer any property to any	one who
-			-	make payments to your creditors?		
	_	not include any payment or	transfer that you list	ed on line 16.		
	_	No.				
[ן (Yes. Fill in the details.				
		hin 2 years before you filed t sferred in the ordinary cour		ou sell, trade, or otherwise transfer any prop	erty to anyone, other than pro	perty
			-	or infancial arialis : as security (such as the granting of a security	y interest or mortgage on you	r property).
		_		ady listed on this statement.	, , ,	,
ı	1	No.				
1		Yes. Fill in the details for eac	ch aift.			
L	_	and the detaile for edu				

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Debtor 1	Manuel	Martinez	Case	Number (if known)				
	First Name	Middle Name Last Name						
	•	ed for bankruptcy, did you transfer any propert called asset-protection devices.)	y to a self-settled trust or	similar device of which	you are a			
	No.							
	Yes. Fill in the details for each gift.							
Part	List Certain Financial A	Accounts, Instruments, Safe Deposit Boxes, and S	torage Units					
so In	old, moved, or transferred? clude checking, savings, mo	for bankruptcy, were any financial accounts or oney market, or other financial accounts; certiferatives, associations, and other financial instit	icates of deposit; shares in	-				
_	No.							
L	Yes. Fill in the details.	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer			
	sh, or other valuables?	nave within 1 year before you filed for bankrup	tcy, any safe deposit box c	or other depository for	securities,			
	No. Yes. Fill in the details.							
_	Tes. I iii iii tile details.	Who else had access to it?	Describe the conte	nts	Do you still			
22 11		atara a vivit a vilago athay than yayir hama vi	thin 4 was bafara was files	l for houlements 2	have it?			
116	•	storage unit or place other than your home wi	umi i year before you med	i ioi balikiupicy:				
	No. Yes. Fill in the details.							
	Tes. I ili ili tile detalis.	Who else has or had access to it?	Describe the conte	nts	Do you still			
					have it?			
Part	9 Identify Property You H	lold or Control for Someone Else						
	r someone.	operty that someone else owns? Include any p	roperty you borrowed fron	n, are storing for, or ho	old in trust			
	No. Yes. Fill in the details.							
	Too. Till in allo dotalle.	Where is the property?	Describe the prope	erty	Value			
Part	Give Details About Env	ironmental Information						
roi uit	e purpose of Part 10, the foll	owing definitions apply.						
haz	zardous or toxic substances	federal, state, or local statute or regulation cor s, wastes, or material into the air, land, soil, sur ns controlling the cleanup of these substances	face water, groundwater, o					
	Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.							
	Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.							
Report	Report all notices, releases, and proceedings that you know about, regardless of when they occurred.							
24 Ha	as any governmental unit no	tified you that you may be liable or potentially	liable under or in violation	of an environmental la	aw?			
	No.							
	Yes. Fill in the details.	Governmental unit	Environmental law	, if you know it	Date of notice			

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Debtor 1 Manuel		Ь	Martinez	Case Number (if known)	
	First Name	Middle Name	Last Name		

25	25 Have you notified any governmental unit of any release of hazardous material?						
	No.						
	Yes. Fill in the details.	Governmental unit		Environmental law, if you know it	Date of notice		
		Covernmental unit		Environmental law, if you know it	Date of notice		
26	Have you been a party in any judicial or adm	ninistrative proceeding u	nder any enviror	mental law? Include settlements and ord	ers.		
	No.						
	Yes. Fill in the details.						
		Court or agency		Nature of the case	Status of the case		
Pa	Give Details About Your Business or C	onnections to Any Busines	ss				
27	Within 4 years before you filed for bankrupto	cy, did you own a busine	ss or have any o	f the following connections to any busine	ess?		
	A sole proprietor or self-employed in	a trade, profession, or o	ther activity, eith	er full-time or part-time			
	A member of a limited liability compa	iny (LLC) or limited liabili	ty partnership (l	LP)			
	A partner in a partnership						
	An officer, director, or managing exe	cutive of a corporation					
	An owner of at least 5% of the voting	or equity securities of a	corporation				
	No. None of the above applies. Go to Par	t 12.					
	Yes. Check all that apply above and fill in	the details below for each	business.				
28	Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No.						
	Yes. Fill in the details.						
	<u></u>	Date issued					
Pa	rt 12: Sign Below						
a i	I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.						
	🗶 /s/ Manuel Martinez, Jr.	×	/s/ Silvia Mar	inez			
	Signature of Debtor 1		Signature of Del	otor 2			
	Date 03/03/2017 MM / DD / YYYY		Date 03/03/20	117 D / YYYY			
	WINT / DD / TTTT		IVIIVI / DI	, , , , , , , , , , , , , , , , , , , ,			
	Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?						
	No						
	— □Yes						
	Did you pay or agree to pay someone who is i	not an attorney to help yo	ou fill out bankru	ptcy forms?			
	No						
	Yes. Name of person						
				Declaration, and Signature (C	Official Form 119).		

Fill in this	Caso 17		d U3/11	2/17 Entered 03/10/17 09:04:4 8 of 62	5 Desc Main	
		y your ouco.		0 UI 02		
Debtor 1	Manuel		Martir	nez		
	First Name	Middle Name	Last Name			
Debtor 2	Silvia		Martir	nez		
(Spouse, if filing	g) First Name	Middle Name	Last Name			
United Stat	tes Bankruptcy Court for the	ne : <u>NORTHERN</u> District of <u>ILLIN</u>				
Case Num	ber		(State)		Check if this is an	
(If known)					amended filing	
Official	Form 108					
Statem	ent of Intent	ion for Individuals	Filing	Under Chapter 7		12/1
If you are an	individual filing under	chapter 7, you must fill out this t	form if:			
■ creditors h	nave claims secured by	y your property, or				
=		rty and the lease has not expired.				
				otcy petition or by the date set for the meeting of cr		
				o send copies to the creditors and lessors you list.		
		-	ially respor	nsible for supplying correct information.		
	s must sign and date the		attach a ac	navata about to this form. On the top of any addition	and magne	
-	ete and accurate as po ame and case number		attach a se	parate sheet to this form. On the top of any addition	nai pages,	
	Ī					
_		tho Have Secured Claims d in Part 1 of Schedule D: Credito	ors Who Ha	ve Claims Secured by Property (Official Form 106D	o), fill in the	
Identify th	ne creditor and the pro	operty that is collateral		t do you intend to do with the property that ires a debt?	Did you claim the property as exempt on Schedule C?	
Creditor	r's		П	Surrender the property	■ No	
name:	ALLY Finan	cial	Ħ	Retain the property and redeem it	<u> </u>	
				Retain the property and enter into a	∐ Yes	
Descrip		olet Traverse with over 75,000	_			
property	•			Reaffirmation Agreement.		
securing	g debt:			Retain the property and [explain]:	_ 	
Creditor	r's			Surrender the property	■ No	
name:	Caliber HO	ME Loans, IN	🗆	Retain the property and redeem it	☐ Yes	
Doccrin	tion of 10846 Aver	ue F Chicago IL 60617 - Primary		Retain the property and enter into a		
Descrip property		de l'Ollidago le 00017 i l'illiary		Reaffirmation Agreement.		
securing			П	Retain the property and [explain]:		
,			_			
Creditor	r's			Surrender the property	☐ No	
name:			🗆	Retain the property and redeem it	☐ Yes	
Descrip	tion of			Retain the property and enter into a	_	
property				Reaffirmation Agreement.		
securing				Retain the property and [explain]:	_	
Creditor	r's			Surrender the property	☐ No	
name:				Retain the property and redeem it	☐ Yes	
<u> </u>	4:£			Retain the property and enter into a	□ 169	
Descrip				Reaffirmation Agreement.		
property	V			reammation Agreement.		

property securing debt:

Retain the property and [explain]:

Debtor 1

Case 17-07459 Manuel

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List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you lis	sted in Schedule G: Executory Contracts and Unexpired Leas	es (Official Form 106G),			
	ses. Unexpired leases are leases that are still in effect; the lea				
ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).					
Describe your unexpired personal property leases	S	Will the lease be assumed?			
Lessor's name:		☐ No			
		Yes			
Description of leased					
property:					
Lessor's name:		□ No			
B		Yes			
Description of leased property:					
property.					
Lessor's name:		□No			
		 Yes			
Description of leased		☐ 1es			
property:					
Lessor's name:		□No			
		□Yes			
Description of leased					
property:					
Lessor's name:		□No			
		Yes			
Description of leased		□1es			
property:					
Lessor's name:		□No			
		Yes			
Description of leased					
property:					
Lessor's name:		□ No			
		Yes			
Description of leased		∐ Yes			
property:					
Part 3: Sign Below					
	I my intention about any property of my estate that secures a	debt and any			
personal property that is subject to an unexpired lease	s.				
	A				
/s/ Manuel Martinez, Jr.	/s/ Silvia Martinez	_			
Signature of Debtor 1	Signature of Debtor 2				
Date Dated: 03/03/2017	Date _ Dated: 03/03/2017				

MM / DD / YYYY

MM / DD / YYYY

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In		

Ma	nuel Martir	nez Jr. and Silvia Martinez / De	ebtors	Case No:	
				Chapter:	Chapter 7
		DISCLOSU	TRE OF COMPENSATION OF ATTOR	RNEY FOR DEE	STOR
	npensation pa	aid to me within one year before t	nkr. P. 2016(b), I certify that I am the attor the filing of the petition in bankruptcy, or r(s) in contemplation of or in connection v	agreed to be paid	l to me, for services
	For legal s	services, I have agreed to accept	\$1,000.00		
	Prior to the	e filing of this statement I have re	sceived \$1,000.00		
	Balance D	due	\$0.00		
2.		e of the compensation paid to me vector(s) Other: (specify			
3.	The source	e of compensation to be paid to me	e is:		
	Deb	otor(s) Other: (specify	y)		
4.			sclosed compensation with any other pers	on unless they ar	e members and associates
		law firm. A copy of the agreeme	sed compensation with a other person or pent, together with a list of the names of the		
5.	In return fo		agreed to render legal service for all aspec	cts of the bankrup	otcy
	_	vsis of the debtor's financial situat	tion, and rendering advice to the debtor in	determining who	ether to file a petition in
	b. Prepar	ration and filing of any petition, so	chedules, statements of affairs and plan w	hich may be requ	uired;
6.		ent with the debtor(s), the above-out of the control of the contro	disclosed fee does not include the following.	ng service:	
			CERTIFICATION		
			s a complete statement of any agreement on of the debtor(s) in this bankruptcy process.	-	OF
		D 02/00/2017	// * * * * * * * * * * * * * * * * * *		
		Date: 03/08/2017 Date	/s/ Jon Kurt Clasing Signature of Attorney		
		Duic	Signature of Attorney		
			Geraci Law L.L.C.		

740011 Page 1 of 1 Record #

Name of law firm

/17 - Entered 03/10/17 09:04:45 - Desc Main filling**is Indiana / Visconsin** 868.925.0707 - CLIENT CORNER WWW.INFOTAPES.COM Case 17-07459

Headquarters: 55 E. Monroe Street, #3400 Chicago, IL 60603

Date: 2/28/2017

Consultation Attorney: SAL

Record #: 740-011



Retainer Agreement Chapter 7 - Pre-filing

Services before filing in Court: I retain Geraci Law L.L.C. to prepare to file a Chapter 7 bankruptcy petition in court. I agree to pay, by debit only, a flat fee for services before filing in court of \$\frac{1,000.00}{2}\$ at \$\{\frac{500}{2}\}\$ boday, \$\{\frac{1500}{2}\}\$ per \$\{\frac{150000}{2}\}\$ within 60 days of today. Bankruptcy is time-sensitivel may pay more than this amount to pre-pay post-filing services. After filing in court, any balance on the pre-filing fee is discharged. We will start preparing your documents as soon as you sign this contract. Work before signing is no charge. Work or Costs advanced AFTER filing in Court is not included in the pre-filing amount, unless you pay us for it in advance:
After we file your Chapter 7 bankruptcy in Court, we will advance your Court Cost of \$335, and the flat fee for services after case filing is \$1,195.00
The flat fee for pre-filing work pays for: consultation after hiring us, (before retaining us is free) preparation petition and schedules, means test & statement of financial affairs; phone calls, emails, web messages; processing and reviewing documents that we requested from you including faxes, email attachments, web uploads and mail; office appointment to review and sign your petition; filing your case in court. Excluded: appearance in any court or proceeding; taking calls from your creditors or bill collectors. If you decide to pre-pay, or pay for ALL services before and after we file your case in court, all work until case closing is included except: missed section 341 meetings; amendments to schedules; adversary proceedings; any motions including to reopen, avoid judgment liens, for enlargement of time; any contested matter including but not limited to objections to exemptions, motions to dismiss; attending rule 2004 examinations; reviewing documents that we did not specifically request from you; appearance other than bankruptcy court.
Flat fee. With "flat fee", rather than hourly, you know in advance your entire cost unless additional work is required and it usually is cheaper, but you may choose to pay for our services billed hourly at \$75 -\$450/hour, and pay in advance a security retaier, which may cost you more, or less than a flat fee. Advance Payment Retainer. Payments on flat fee or hourly become our property on payment and are deposited into our operating account, not into a client trust account. We will only refund unearned fees You may enter into a security retainer agreement with another law firm: we will not because you may lose funds held in our trust account which may be assets in a Chapter 7.
Termination . If you decide not to proceed, delay, fail to respond, fail to pay my attorneys or provide all information & sign my petition according to this schedule, I agree that Geraci Law may discontinue work and charge me for the work done to date at hourly rates shown above. We will only refund fees not earned. Wisconsin : We will submit any unresolved dispute about the fee to binding arbitration within 30 days of receiving written notice of the dispute. You may file a claim with the Wisconsin Lawyers' Fund for Client Protection if the we fail to provide a refund of unearned advanced fees. If you dispute the amount of the fee and want that dispute to be submitted to binding arbitration, you must provide written notice of the dispute to Geraci Law within 30 days of the mailing of the accounting. If we are unable to resolve the dispute to the satisfaction of you within 30 days after notice of the dispute from the client, we shall submit the dispute to binding arbitration.
Time matters: You agree: to fully cooperate with us and provide all information required; use Client Corner and not to cause excessive work; that more than one attorney or staff will work on your file there is no extra charge for the entire Geraci Law Team, unlike single attorney "law firms". Change in circumstances: This flat fee is based on the facts you told us. If that changes, your fee may change. Exemption laws only protect a limited amount of property. File Chapter 13 if you have property not claimed as exempt, or risk turn over "non-exempt" property to a Trustee. No guarantee of Discharge: Creditors or others may object to a chapter 7 discharge of certain debts or to any discharge, for a variety of reasons. Debts not discharged: student loans; educational debts and tuition; most tax debts; undisclosed debts; maintenance or support; fines; fraud, stealing or intentional injury claims, debts after filing including HOA dues; other debts listed in your green folder as usually not discharged. No discharge if you don't take the 2nd educational course. I will not transfer or acquire any property or incur any credit or debt before filing, and I must make full disclosure of all income, expenses, debts
Atterney for the Debter(s) Personning Server August Constitution Constituti
(Joint Debtory)
X Attorney for the Debtor(s), Representing Geraci Law L.L.C. rev 161112

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Manuel Martinez Jr. and Silvia Martinez / Debtors

In re

Bankruptcy Docket #:

Judge:

VERIFICATION	∩ E	CDEDITOD	MATDIV
VERIFICATION	OF.	CKEDITOR	

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Dated: 03/03/2017

/s/ Manuel Martinez, Jr.

Manuel Martinez, Jr.

Dated: 03/03/2017

/s/ Silvia Martinez

X Date & Sign

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Silvia Martinez

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 740011 B 201A (Form 201A) (11/11) Page 1 of 2

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Form B 201A, Notice to Consumer Debtor(s)

In re Manuel Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 03/03/2017	/s/ Manuel Martinez, Jr.					
	Manuel Martinez, Jr.					
Dated: 03/03/2017	/s/ Silvia Martinez					
	Silvia Martinez					
Dated: 03/08/2017	/s/ Jon Kurt Clasing					
	Attorney: Jon Kurt Clasing					

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Debtor 1	Manuel	Martinez	Z Case Number	(if known)								
	First Name	Middle Name Last Name	· · · · · · · · · · · · · · · · · · ·									
Part 6	6: Answer These Question	s for Reporting Purposes	•									
	What kind of debts do rou have?	as "incurred by an individual particle." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily money for a business or investigation. No. Go to line 16c. Yes. Go to line 17.	consumer debts? Consumer debts are primarily for a personal, family, or househous business debts? Business debts are destinent or through the operation of the busines we that are not consumer debts or busines	ld purpose." bbts that you incurred to obtain ness or investment.								
17.	Are you filing under	☐ No. I am not filing under Ch	ontor 7 Co to line 18									
(Chapter 7?	_										
6 6 6	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		er 7. Do you estimate that after any exemp s are paid that funds will be available to dis		omerkeni.							
18. l	How many creditors do	1-49	1 ,000-5,000	2 5,001-50,000								
	you estimate that you	50-99	☐ 5,001-10,000	5 0,001-100,000								
(owe?	☐ 100-199 ☐ 200-999	☐ 10,001-25,000	☐ More than 100,000								
		□ \$0-\$50,000	☐ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion								
1	How much do you estimate your assets to	\$50,001-\$100,000	\$10,000,001-\$50 million	☐\$1,000,000,001-\$10 billion								
E	be worth?	\$100,001-\$500,000	☐ \$50,000,001-\$100 million	□\$10,000,000,001-\$50 billion								
		\$500,001-\$1 million	☐ \$100,000,001-\$500 million	☐More than \$50 billion								
20.	How much do you	□ \$0-\$50,000	☐ \$1,000,001-\$10 million	☐\$500,000,001-\$1 billion	panetra.							
1	estimate your liabilities	☐ \$50,001-\$100,000	☐ \$10,000,001-\$50 million	☐ \$1,000,000,001-\$10 billion								
3	to be?	\$100,001-\$500,000	□ \$50,000,001-\$100 million	☐ \$10,000,000,001-\$50 billion								
		\$500,001-\$1 million	☐ \$100,000,001-\$500 million	☐ More than \$50 billion								
Part	7: Sign Below											
For y	/ou	I have examined this petition, and correct.	I declare under penalty of perjury that the	information provided is true and								
HARANIA MANANTANA MA		·	oter 7, I am aware that I may proceed, if eli nderstand the relief available under each o									
*			If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).									
		I request relief in accordance with	the chapter of title 11, United States Code	e, specified in this petition.								
and the state of t		_	ment, concealing property, or obtaining mo in fines up to \$250,000, or imprisonment for d 3571.									
***		* Maule Altz Signature of Debtor 1) * <u></u> si	believe of Debtor 2								
		Executed on : 03 1 03	Signature of Debtor 1 Sign Executed on : 03 / 03 /2017 Exe									

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Fill in this inf	formation to identi	fy your case:	
Debtor 1	Manuel		Martinez
	First Name	Middle Name	Last Name
Debtor 2	Silvia		Martinez
(Spouse, if filing)	First Name	Middle Name	Last Name
		the: <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number (If known)	· · · · · · · · · · · · · · · · · · ·		

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attor	ney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the sur	nmary and schedules filed with this declaration and that they are true and
correct.	
* Maud July . Signature of Debtor 1	Signature of Debtor 2
Date <u>03 / 03 /2017</u> MM / DD / YYYY	Date : 0 0 0 2017 MM / DD / YYYY

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Debtor 1	Manuel		Martinez	Case Number (if known)	
	First Name	Middle Name	Last Name		
	•	ove applies. Go to Part 12. apply above and fill in the deta	ails below for each business.		
	thin 2 years before y stitutions, creditors,		you give a financial statement (to anyone about your business? Include all financial	
	No. Yes. Fill in the deta	< CONTENTED TO THE PARTY OF THE			
		Date Iss	Aled Transport Control		
Part 1	2: Sign Below				_
ans in c	wers are true and connection with a ball. J.S.C. §§ 152, 1341, Signature of Debto Date MM / DD /	orrect. I understand that mak nkruptcy case can result in f 1519, and 3571.	ing a false statement, concealing a false statement, concealing the sup to \$250,000, or imprison a signature of the supplement of the supp	O D / YYYY	
C	you attach addition	al pages to Your Statement	of Financial Affairs for Individu	als Filing for Bankruptcy (Official Form 107)?	
	Yes				
Dic	l you pay or agree to	o pay someone who is not an	attorney to help you fill out ba	nkruptcy forms?	
	No Yes. Name of pers	son		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	

Record # 740011

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List Your Unexpired Personal Property Leases	
For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (O	
fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease pe	eriod has not yet
ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).	Little
Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name:	☐ No
Description of leased property:	Yes
Lessor's name:	□ No
Description of leased property:	☐ Yes
Lessor's name:	□No
Description of leased property:	Yes
Lessor's name:	□No
Description of leased property:	□Yes
Lessor's name:	□No
Description of leased property:	□Yes
Lessor's name:	□No
Description of leased property:	□Yes
Lessor's name:	□No
Description of leased property:	Yes
Part 3: Sign Below	
Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt personal property that is subject to an unexpired lease.	and any
Signature of Debtor 2 Signature of Debtor 2	
Date Dated: 03 /03 /20 Date Dated: 03 /03 /20	

Official Form 108

MM / DD / YYYY

Record # 740011

Statement of Intention for Individuals Filing Under Chapter 7

MM / DD / YYYY

Page 2 of 2

Document Page 59 of 62 DISCLAIMER Debtors have read and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win, Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met; (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment, 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors, a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filling fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case

is filed in Court AND WE HAVE TO READ, C	HECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!	• •
Dated: <u>Ø3 / ø3</u> /2017	Naucent -	X Date & Sign
	Manuel Martinez, Jr.	Water Water Land Company of the Comp
Dated: <u>ර්ථ /රථ</u> /2017	Deleca mis	X Date & Sign
	Silvia Martinez	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Manuel Martinez Jr. and Silvia Martinez / Debtors

Bankruptcy Docket #:

Judge:

									Ε							

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

IDECLARE UNI	DER PENALTY OF PERJURY THAT THE POREGOING IS	RUE AND CORRECT
Dated: <u>03 03 </u> 12017	Nauwntz Manuel Martinez, Jr.	X Date & Sign
Dated: <u>연구 / 연구</u> /2017	Silvia Martinez	X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Debtor 1	Manuel		Martinez		Case Number (if known)		
	First Name	Middle Name	Last Name				£
•					Column A Debtor 1	Column B Debtor 2 or non-filing spouse	necis dell'internet deserte
8 Une	nployment compens	ation			\$781.50	\$0.00	acri arratemen
Do n	ot enter the amount if	you contend that the amount Act. Instead, list it here:	nt received was a benefit		<u> </u>	40.00	ann iorradore
For	you						anne de
For	your spouse		-				and Comment
	sion or retirement in efit under the Social S	come. Do not include any ar Security Act.	mount received that was a		\$0.00	\$0.00	Service and servic
Do as a	not include any benefi a victim of a war crime	its received under the Social e, a crime against humanity,	ecify the source and amount. I Security Act or payments re or international or domestic tte page and put the total on	ceived			The second secon
10a			_		\$0.00	\$ 0.00	**************************************
10b					\$ 0.00	\$0.00	ы,наминина
10c.	Total amounts from s	separate pages, if any.			\$0.00	\$0.00	, .
		ent monthly income. Add li al for Column A to the total f			\$5,279.18 +	\$0.00	\$5,279.18
Part		ether the Means Test Applies					ANGER PROPERTY AND ANGEL PROPERT
12. Cal	culate your current r	nonthly income for the yea rrent monthly income from li	r. Follow these steps: ne 11		Copy line 11 here	12a.	\$5,279.18
		number of months in a year					x 12
12b		annual income for this part of				12b.	\$63,350.16
13. Ca	Iculate the median fa	mily income that applies to	you. Follow these steps:				
	in the state in which		IL				
Fil	l in the number of peo	ple in your household.	3	<u> </u>			
Т.	find a list of applicab	le median income amounts.	ize of household go online using the link spec able at the bankruptcy clerk's	ified in the separat	e	13.	\$75,454.00
14. H	ow do the lines comp	are?					
14	a. x ine 12b is less Go to Part 3.	than or equal to line 13. On	the top of page 1, check box	x 1, There is no pro	esumption of abuse.		
14		e than line 13. On the top of d fill out Form 122A-2.	page 1, check box 2, The p	resumption of abus	se is determined by Form	122A-2.	
Par	3: Sign Below						
Andrew (All Constitutions of the Constitution of the C	By signing here,	declare under penalty of pe	erjury that the information on	this statement and	in any attachments is true	e and correct.	
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A. Adam of the design of the d	r Cum	Manuel Martinez, J	r.		Silvia Martinez	3	
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	If you checked lin	ne 14a, do NOT fill out or file	Form 122A-2.				
Andreade Priliters	lf you checked lin	ne 14b, fill out Form 122A-2	and file it with this form.				

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In re Manuel Martinez Jr. and Silvia Martinez / Debtors

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 03/03/2017

Manuel Martinez, Jr.

Dated: 03/03/2017

Silvia Martinez

Dated: 3/03/2017

Attorney: Salvador Gutierrez

Record # 740011

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